

DEPARTMENT OF COMMUNITY RECEIVE

PLANNING DIVISION TOWN OF WEST HARTFORD

OCT 26 201

50 SOUTH MAIN STREET WEST HARTFORD, CT 06107-2431 ANNING & ZONING DIVISION TEL: 860.561.7555 FAX: 860.561.750 Fown of West Hartford, CT

www.westhartfordct.gov

PERMIT APPLICATION FOR INLAND WETLANDS & WATERCOURSES ACTIVITY: (check one of the following)

	_ MAP AMENDMENT	REGULATED ACTIVITY
Str Zo	reet Address of Proposed Activity: 56 ne: R-20 Acreage/Lot Area: 100 pplication Fee: 5176 Surcharge Fee:	/ acre Parcel/Lot#:
Ap		ner Andsvir Pet.
The	andersigned warrants the truth of all statements contain	e existing house, buildnew I regrade site and other work, med herein and in all supporting documents to the best of his/her knowledge on of this document constitutes permission and consent to Commission and
Sta pro	If inspections of the site. Note: Notice is hereby given the C	Connecticut Department of Public Health must be notified by applicants for any area or watershed area. (CTDPH website at http://www.dph.state.ct.us) Applicant's Name
57 Str	reet st Hartford CT. 06017 ty State Zip	Street WestHartford, CT. 06017 City State Zip
	ty State Zip	City State Zip 413-847-129 (Telephone #
I	David F. Whitney, PEV ame Po. Box 1605	Applicant's Signature
Sti	reet Avon CT. 0600/ ity State Zip	Signature of Owner/Authorized Agent
	elephone # Email Address: d/TPZ/Forms and Temptates/IWW Applications/IWWA_RA_MA_March 201	

DAVID F. WHITNEY CONSULTING ENGINEERS, LLC

OCT 3 0 2018

PLANNING & ZONING DIVISION Town of West Hartford, CT

RECEIVED

21 Arch Road P. O. Box 1605 Avon, Connecticut 06001

David F. Whitney, P.E. Conn. Reg. No. 14949

Telephone: (860) 673-8412 Facsimile: (860) 673-8413 Email: dfwengineers@sbcglobal.net

October 23, 2018

PROJECT NARRATIVE AND DRAINAGE REPORT

For

Ms. Taylor Scyocurka
56 Hunter Drive
West Hartford, CT

Prepared by

David F. Whitney, PE CT Reg. No. 14949

Existing Site

The subject site consists of an existing 1.01-acre single-family residential building lot in the R-20 Residential Zone on the northeast side of Hunter Drive in West Hartford, Connecticut. There is an existing single-family house located on the site, with an existing driveway and utilities.

Existing Topography

The lot consists mostly of lawn area, with trees and other vegetation around the periphery of the site. The land slopes down at a moderately-steep grade in an easterly direction from Hunter Drive to the existing house. In back of the house the land slopes down at a relatively gentle grade in an easterly direction to the rear property line. There are two unnamed watercourses (tributaries to Hunter Brook) that enter the site on the northern side, which then combine to flow south as one stream on the eastern (rear) portion of the site. A relatively narrow band of wetlands soil has been delineated on both sides of the watercourse by a soil scientist, and the wetlands flags were located by a surveyor. (See attached report dated December 7, 2017 from Davison Environmental LLC and "Wetlands Map Amendment" plan.

FEMA Special Flood Hazard Area (SFHA)

A significant portion of the site was previously designated as Zone A (100-year flood zone with flood elevations undefined) on the 2008 FEMA Flood Maps. In 2015 a Letter of Map Amendment (LOMA) was approved, removing the existing house at 56 Hunter Drive from the SFHA. In August, 2018 a second LOMA prepared by David F. Whitney Consulting Engineers LLC was approved by FEMA, removing a significant portion of the subject site from the SFHA. (See attached copy of FEMA "Letter of Map Amendment Determination Document (Removal)" dated August 22, 2018 and copies of maps). The total area removed from the SFHA was 0.636 acre, or 63% of the site.

Proposed Redevelopment of Site

The existing house will be razed, the existing driveway will be removed, and the existing utilities will be disconnected. A new single-family residential house will be constructed, with a new driveway and a pool in the back yard. (See attached Site Plan). All construction activities will occur within the area of the site that has been removed from the FEMA Special Flood Hazard Area (i.e. the 100-year flood zone). The only activities within the flood zone on the site will consist of the removal of certain vegetation (invasive species, dead trees, etc), planting new vegetation adjacent to the existing watercourse (that presently consists of lawn area), stream bank stabilization at certain locations along the watercourse (where erosion is presently occurring), and installation of a pedestrian bridge above the 100-year flood elevation.

Increase in Impervious Surface

The proposed redevelopment of this site will result in an increase of impervious surface as follows:

			IOUS SURFACTS in square feet	
	<u>Item</u>	Existing	Proposed	Delta
1.	House	2,356	3,484	+ 1,128
2.	Driveway	1,239	2,908	+ 1,669
3.	Walk	336	208	- 128
4.	Pool Area	0	2,550	+ 2,550
	Total =	3,931 s.f.	9,150 s.f.	+ 5,219 s.f.

Therefore, the total increase in impervious surface will be 5,219 s.f. The Town of West Hartford requires that the increase in stormwater runoff due to development must be detained on the site.

Soils on Site

The non-wetlands soils on this site consist of "Udorthents" in the areas that have been previously graded (i.e. the back yard or eastern portion of the site), and "Wethersfiled stony loam" in the front portion of the site (see report by Davison Environmental LLC). The upper strata of the Wethersfield loam has moderate to moderately rapid permeability and is suitable for stormwater infiltration, although the permeability decreases with depth.

Two deep observation pits were excavated in the back yard on October 20, 2018, and the soil data is included with this report. Deep Pit #1 was dug to a depth of eight feet in the area of the proposed pool, and indicated that approximately six feet of fill had been placed on the site at some point in the past. Groundwater was observed seeping out into the test pit at a depth of 72 inches. Deep Pit #2 was dug closer to the existing watercourse at the rear of the site, to a depth of 60 inches with groundwater encountered at 32 inches.

Proposed Stormwater Infiltration and Detention System

In order to provide a zero increase in post-development stormwater runoff from this site, a stormwater infiltration and detention system is proposed on the southern side of the site. The I&D system will consist of fifteen ADS StormTech SC-310 units bedded in stone (each unit 16"-high by 34"-wide by 90"-long). The I&D system has been sized to contain the stormwater runoff from a Type III 100-year storm (i.e. 8" of precipitation in 24 hours) for the new proposed impervious surface of 5,219 s.f.. A certain portion of the stormwater retained in the system will infiltrate into the ground, while the remaining (larger) portion will be metered-out slowly controlled by an outlet structure with a 2"-diameter low-level orifice, and a high-level 8"-diameter orifice as an emergency overflow for larger storms.

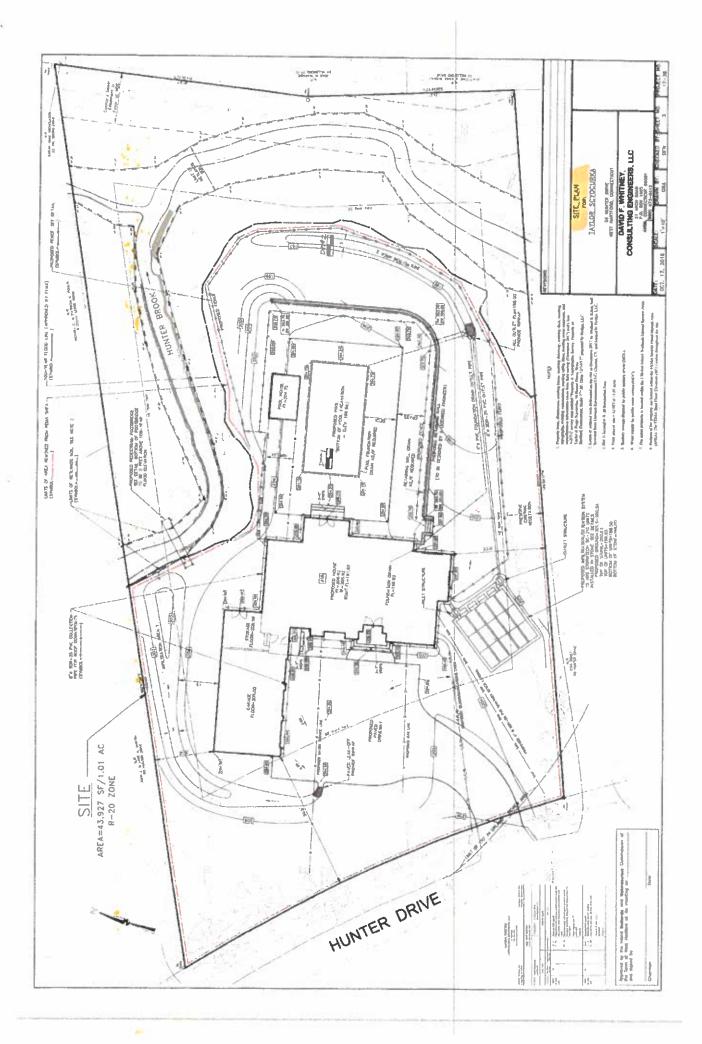
Proposed Stormwater Infiltration and Detention System Continued

The infiltration and detention system will provide stormwater infiltration into the natural soil and provide on-site detention during and after storm events. Provide groundwater recharge is considered a low-impact Best Management Practice. The low-level orifice outlet will allow the I&D system to "drain dry" between storm events significantly faster than would occur solely utilizing infiltration, so the storage capacity of the system will be available in the event of "back-to-back?" storms.

The drainage calculations were prepared using the HydroCAD Stormwater Modeling System Version 10 by HydroCAD software Solutions, LLC. The peak flow from the watershed was determined using a Time of Concentration of 5 minutes and Curve Number of 98 for impervious surface. The volume of the voids in the stone used for the calculations was 40%. Attached with this report please find the HydroCAD report and calculations for the I&D system.

Conclusion

In my professional opinion the infiltration and detention system for 56 Hunter Drive has been designed in accordance with the Town of West Hartford regulations and standard engineering practice, and will mitigate the potential impact of increased stormwater runoff from this site due to the proposed redevelopment.



DAVID F. WHITNEY CONSULTING ENGINEERS, LLC

21 Arch Road P.O. Box 1605 Avon, Connecticut 06001

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Telephone: (860)673-8412

Facsimile: (860)673-8413

SOIL TEST REPORT

DATE: October 20, 2018

CLIENT: Taylor Scyocurka

Job #17-38

LOCATION:

56 Hunter Drive

West Hartford, CT

SOIL TEST			SUBSOIL DATA		
TEST HOLE	TEST DEPTH INCHES	PERCOLATION MIN/INCH	DEPTH INCHES	SOIL TYPE	
DP#1 (in pool area)	98		0-5 $5-70$ $70-98$	Grass and dark topsoil Miscellaneous fill and gray and brown fine sandy silty till, cobbles, rocks and gravel, more compact with depth Brown fine sandy silty till gravel (rounded stones), saturated, moderately firm, but less compact then soil layer above Water seeping in at 72" No refusal 10/20/18	
DP#2 (in back yard)	60		0-5 5-18 18-60	Grass and dark topsoil Brown fine sandy sitly till, cobbles Gray-brown fine sandy till, firm, many rocks Water at 32" and below No refusal 10/20/18	

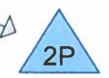
HydroCAD Report

56 Hunter Drive

West Hartford, CT.

18

Post-Dev 5,219 sf New Impervious Surface



Infiltration and Detention System









Routing Diagram for 56 Hunter Drive Infiltration & Detention System Prepared by David F. Whitney Consulting Engineers, LLC, Printed 10/30/2018 HydroCAD® 10.00 s/n 07815 © 2012 HydroCAD Software Solutions LLC

56 Hunter Drive, West Hartford, CT 100-Year Storm

56 Hunter Drive Infiltration & Detention System

Prepared by David F. Whitney Consulting Engineers, LLC
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Area Listing (all nodes)

	Area	CN	Description
_	(acres)		(subcatchment-numbers)
	0.120	98	New Impervious Surface (1S)

56 Hunter Drive, West Hartford, CT 100-Year Storm

56 Hunter Drive Infiltration & Detention System

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Type III 24-hr Rainfall=8.00" Printed 10/30/2018

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Summary for Subcatchment 1S: Post-Dev 5,219 sf New Impervious Surface

Runoff

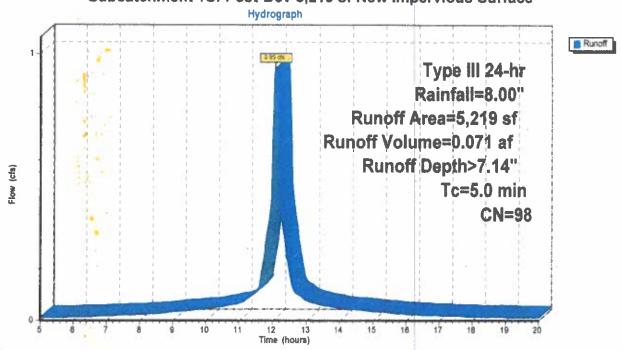
0.95 cfs @ 12.07 hrs, Volume=

0.071 af Depth> 7.14"

Runoff by SCS TR-20 method, UH=SCS, Time Span= 5.00-20.00 hrs, dt= 0.05 hrs Type III 24-hr Rainfall=8.00"

A	rea (sf)	CN D	escription			
*	5.219	98 N	lew Impen	ious Surfac	ce	
	5,219			pervious A		
Tc (min)	Length (feet)	Slope (ft/ft)	Velocity (ft/sec)	Capacity (cfs)	Description	
5.0	,	7%			Direct Entry, N	ew Impervious Surface

Subcatchment 1S: Post-Dev 5,219 sf New Impervious Surface



56 Hunter Drive Infiltration & Detention System
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Hydrograph for Subcatchment 1S: Post-Dev 5,219 sf New Impervious Surface (continued)

1							Carried States
Time	Precip.	Excess	Runoff	Time	Precip.	Excess	Runoff
(hours)		(inches)	(cfs)	(hours)	(inches)		(cfs)
10.10	1.55	1.33	0.05	12.65	5.75	5.51	0.11
10.15	1.57	1.35	0.05	12.70	5.79	5.55	0.10
10.20	1.59	1.37	0.05	12.75	5.83	5.59	0.10
10.25	1.62	1.39	0.05	12.80	5.87	5.63	0.10
10.30	1.64	1.42	0.05	12.85	5.90	5.67	0.09
10.35	1.66	1.44	0.05	12.90	5.94	5.70	0.09
10.40	1.68	1.46	0.05	12.95	5.97	5.73	0.08
10.45	1.71	1.49	0.06	13.00	6.00	5.76	0.08
10.50	1.73	1.51	0.06	13.05	6.03	5.79	0.07
10.55	1.76	1.53	0.06	13.10	6.06	5.82	0.07
10.60	1.78	1.56	0.06	13.15	6.09	5.85	0.07
10.65	1.81	1.58	0.06	13.20	6.11	5.87	0.07
10.70	1.83	1.61	0.06	13.25	6.14	5.90	0.07
10.75	1.86	1.64	0.06	13.30	6.17	5.93	0.07
10.80	1.89	1.66	0.06	13.35	6.19	5.95	0.06
10.85	1.91	1.69	0.06	13.40	6.22	5.98	0.06
10.90	1.94	1.72	0.00	13.45	6.24	6.00	0.06
10.95	1.97	1.75	0.07	13.50	6.27	6.03	0.06
11.00	2.00	1.73	0.07	13.55	6.29	6.05	0.06
11.05	2.03	1.80	0.07	13.60	6.32	6.08	0.06
		1.84	0.07	13.65	6.34	6.10	0.06
11.10	2.06 2.10		0.07	13.70	6.36	6.12	0.06
11.15		1.87	0.08	13.75	6.38	6.15	0.05
11.20	2.13	1.90		13.75			0.05
11.25	2.17	1.94	0.09		6.41	6.17	
11.30	2.21	1.98	0.09	13.85	6.43	6.19	0.05
11.35	2.25	2.02	0.09	13.90	6.45	6.21	0.05
11.40		2.06	0.10	13.95	6.47	6.23	0.05
11.45	2.34	2.11	0.10	14.00	6.49	6.25	0.05
11.50	2.38	2.16	0.11	14.05	6.51	6.27	0.05
11.55	2.44	2.21	0.11	14.10	6.53	6.29	0.05
11.60	2.51	2.29	0.14	14.15	6.55	6.31	0.05
11.65	2.61	2.38	0.18	14.20	6.56	6.33	0.05
11.70	2.72		0.22	14.25	6.58	6.34	0.05
11.75	2.84	2.61	0.26	14.30		6.36	0.04
11.80			0.30	14.35	6.62	6.38	0.04
11.85			0.35	14.40		6.40	0.04
11.90			0.39	14.45		6.42	0.04
11.95			0.46	14.50		6.43	0.04
12.00			0.66	14.55		6.45	0.04
12.05	4.41		0.92	14.60		6.47	0.04
12.10			0.90	14.65		6.48	0.04
12.15			0.65	14.70		6.50	0.04
12,20			0.48	14.75		6.52	0.04
12.25			0.40	14.80		6.53	0.04
12.30			0.35	14.85		6.55	0.04
12.35			0.31	14.90		6.56	0.04
12.40			0.27	14.95		6.58	0.04
12.45			0.22	15.00		6.60	0.04
12.50			0.18	15.05		6.61	0.04
12.55			0.14	15.10		6.62	0.04
12,60	5.71	5.47	0.12	15.15	6.88	6.64	0.04

56 Hunter Drive, West Hartford, CT 100-Year Storm

56 Hunter Drive Infiltration & Detention System

Prepared by David F. Whitney Consulting Engineers, LLC HydroCAD® 10.00 s/n 07815 © 2012 HydroCAD Software Solutions LLC Type III 24-hr Rainfall=8.00" Printed 10/30/2018

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Summary for Pond 2P: Infiltration and Detention System

Inflow Area = 0.120 ac,100.00% Impervious, Inflow Depth > 7.14" Inflow 0.95 cfs @ 12.07 hrs, Volume= 0.071 af

Outflow 0.33 cfs @ 12.33 hrs, Volume= 0.071 af Atten= 65%, Lag= 15.5 min Primary

0.33 cfs @ 12.33 hrs, Volume= 0.071 af Secondary = 0.00 cfs @ 5.00 hrs, Volume= 0.000 af

Routing by Stor-Ind method, Time Span= 5.00-20.00 hrs, dt= 0.05 hrs Peak Elev= 200.73' @ 12.33 hrs Surf.Area= 432 sf Storage= 608 cf

Plug-Flow detention time= 11.8 min calculated for 0.071 af (100% of inflow) Center-of-Mass det. time= 11.5 min (743.8 - 732.3)

Volume .	Invert	Avail Storage	Storage Description
#1A	198.00'		18.17'W x 23.80'L x 2.83'H Field A
#2A	198.50'		1,225 cf Overall - 226 cf Embedded = 999 cf x 40.0% Voids ADS_StormTech SC-310 x 15 Inside #1 Effective Size= 28.9"W x 16.0"H => 2.07 sf x 7.12'L = 14.7 cf Overall Size= 34.0"W x 16.0"H x 7.56'L with 0.44' Overlap Row Length Adjustment= +0.44' x 2.07 sf x 5 rows
		625 cf	Total Available Storage

Total Available Storage

Storage Group A created with Chamber Wizard

Device	Routing	<u>Invert</u>	Outlet Devices	
#1	Primary	198.00'	10.000 in/hr Exfiltration over Wetted area	-
#2	Primary	198.00'	2.0" Horiz. Orifice/Grate C= 0.600 Limited to weir flow at low heads	
#3	Secondary	201.00'	8.0" Vert. Orifice/Grate C= 0.600	

Primary OutFlow Max=0.33 cfs @ 12.33 hrs HW=200.73' (Free Discharge)

1=Exfiltration (Exfiltration Controls 0.15 cfs)

2=Orifice/Grate (Orifice Controls 0.17 cfs @ 7.95 fps)

Secondary OutFlow Max=0.00 cfs @ 5.00 hrs HW=198.00' (Free Discharge) 3=Orifice/Grate (Controls 0.00 cfs)

56 Hunter Drive, West Hartford, CT 100-Year Storm Type III 24-hr Rainfall=8.00"

56 Hunter Drive Infiltration & Detention System

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Pond 2P: Infiltration and Detention System - Chamber Wizard Field A

Chamber Model = ADS_StormTech SC-310

Effective Size= 28.9"W x 16.0"H => 2.07 sf x 7.12'L = 14.7 cf Overall Size= 34.0"W x 16.0"H x 7.56'L with 0.44' Overlap Row Length Adjustment= +0.44' x 2.07 sf x 5 rows

34.0" Wide + 6.0" Spacing = 40.0" C-C Row Spacing

3 Chambers/Row x 7.12' Long +0.44' Row Adjustment = 21.80' Row Length +12.0" End Stone x 2 = 23.80' Base Length

5 Rows x 34.0" Wide + 6.0" Spacing x 4 + 12.0" Side Stone x 2 = 18.17' Base Width

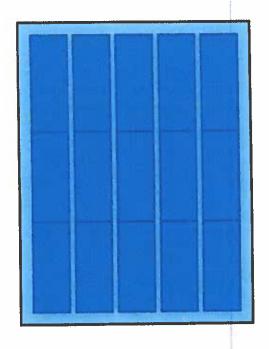
6.0" Base + 16.0" Chamber Height + 12.0" Cover = 2.83' Field Height

15 Chambers x 14.7 cf +0.44' Row Adjustment x 2.07 sf x 5 Rows = 225.7 cf Chamber Storage

1,225.0 cf Field - 225.7 cf Chambers = 999.3 cf Stone x 40.0% Voids = 399.7 cf Stone Storage

Chamber Storage + Stone Storage = 625.4 cf = 0.014 af Overall Storage Efficiency = 51.1%

15 Chambers 45.4 cy Field 37.0 cy Stone

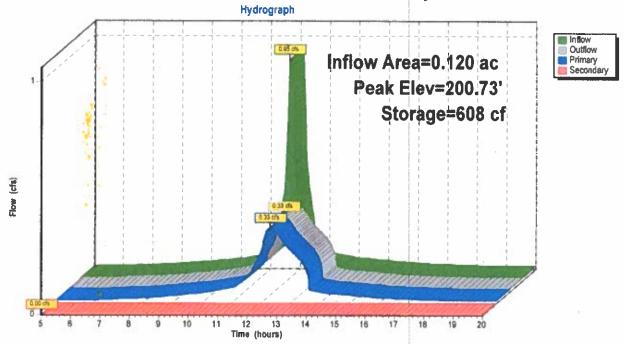




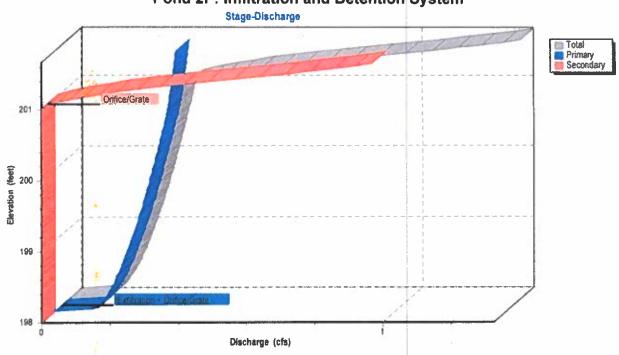
Type III 24-hr Rainfall=8.00" Printed 10/30/2018

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Pond 2P: Infiltration and Detention System



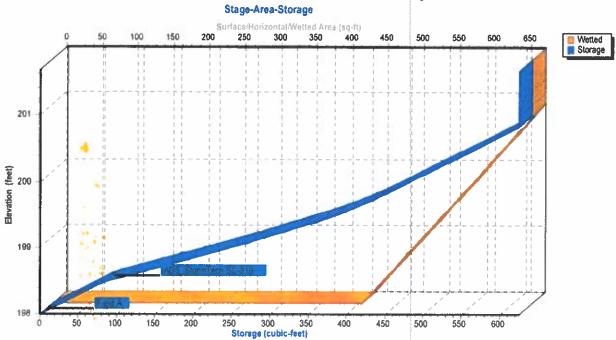
56 Hunter Drive, West Hartford, CT 100-Year Storm em Type III 24-hr Rainfall=8.00"

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56 Hunter Drive Infiltration & Detention System
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Pond 2P: Infiltration and Detention System



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Hydrograph for Pond 2P: Infiltration and Detention System (continued)

Time	Inflow	Storage	Elevation	Outflow	Primary	Secondary
(hours)	(cfs)	(cubic-feet)	(feet)	(cfs)	(cfs)	(cfs)
10.10	0.05	3	198.02	0.05	0.05	0.00
10.15	0.05	3 3 3 3	198.02	0.05	0.05	0.00
10.20	0.05	3	198.02	0.05	0.05	0.00
10.25	0.05	3	198.02	0.05	0.05	0.00
10.30	0.05	3	198.02	0.05	0.05	0.00
10.35	0.05	3 3 3 3 3 3 3	198.02	0.05	0.05	0.00
10.40	0.05	3	198.02	0.05	0.05	0.00
10.45	0.06	3	198.02	0.05	0.05	0.00
10.50	0.06	3	198.02	0.06	0.06	0.00
10.55	0.06	3	198.02	0.06	0.06	0.00
10.60	0.06	3	198.02	0.06	0.06	0.00
10.65	0.06	3	198.02	0.06	0.06	0.00
10.70	0.06	3	198.02	0.06	0.06	0.00
10.75	0.06	3	198.02	0.06	0.06	0.00
10.80	0.06	4	198.02	0.06	0.06	0.00
10.85	0.06	4	198.02	0.06	0.06	0.00
10.90	0.07	4	198.02	0.07	0.07	0.00
10.95 11.00	0.07	4	198.02	0.07	0.07	0.00
11.05	0.07 0.07	4	198.02	0.07	0.07	0.00
11.10	0.07	4	198.02	0.07 0.07	0.07 0.07	0.00
11.10	0.07	4	198.02 198.02	0.07	0.07	0.00
11.15	0.08	4	198.02	0.08	0.08	0.00
11.25	0.00		198.03	0.08	0.08	0.00
11.25	0.09	5 5 5 5	198.03	0.08	0.09	0.00 0.00
11.35	0.09	J	198.03	0.09	0.09	0.00
11.40	0.10	5	198.03	0.09	0.09	0.00
11.45	0.10	6	198.03	0.10	0.10	0.00
11.50	0.10	6	198.03	0.11	0.10	0.00
11.55	0.11	6	198.04	0.11	0.11	0.00
11.60	0.11	8	198.05	0.12	0.11	0.00
11.65	0.18	14	198.08	0.13	0.12	0.00
11.70	0.10	25	198.15	0.14	0.14	0.00
11.75	0.26	41	198.24	0.16	0.16	0.00
11.80	0.30	63	198.36	0.17	0.17	0.00
11.85	0.35	89	198.51	0.18	0.18	0.00
11.90	0.39	121	198.61	0.19	0.19	0.00
11.95	0.46	161	198.73	0.20	0.20	0.00
12.00	0.66	224	198.93	0.22	0.22	0.00
12.05	0.92	325	199.27	0.24	0.24	0.00
12.10	0.90	442	199.78	0.27	0.27	0.00
12.15	0.65	530	200.28	0.30	0.30	0.00
12.20	0.48	576	200.55	0.32	0.32	0.00
12.25	0.40	597	200.67	0.32	0.32	0.00
12.30	0.35	607	200.73	0.33	0.33	0.00
12,35	0.31	607	200.73	0.33	0.33	0.00
12.40	0.27	600	200.69	0.32	0.32	0.00
12.45	0.22	586	200.61	0.32	0.32	0.00
12.50	0.18	565	200.49	0.31	0.31	0.00
12.55	0.14	539	200.33	0.31	0.31	0.00
12.60	0.12	508	200.15	0.30	0.30	0.00



Federal Emergency Management Agency

Washington, D.C. 20472



August 22, 2018

MR. DAVID WHITNEY
DAVID F. WHITNEY CONSULTING
ENGINEERS, LLC
21 ARCH ROAD
AVON, CT 06001

CASE NO.: 18-01-1552A

COMMUNITY: TOWN OF WEST HARTFORD,

HARTFORD COUNTY, CONNECTICUT

COMMUNITY NO.: 095082

DEAR MR. WHITNEY:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Information eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Sincerely,

Luis V. Rodriguez, P.E., Director Engineering and Modeling Division

Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator Community Map Repository Region Ms. Taylor Scyocurka Date: August 22, 2018

Case No.: 18-01-1552A

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION		
TOWN OF WEST HARTFORD, HARTFORD COUNTY, CONNECTICUT		A parcel of land, as described in the Warranty Deed recorded as Document No. 005749750003, in Book 4952, Pages 122, 123, and 124, in the Office of the Town Clerk, Town of West Hartford, Connecticut The portion of property is more particularly described by the following		
1 mg/	COMMUNITY NO.: 095082	metes and bounds:		
AFFECTED	NUMBER: 09003C0344F			
MAP PANEL	DATE: 9/26/2008			
LOODING SOURCE: HUNTER BROOK		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY:41.767316, -72.768762 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 8		
		DETERMINATION		

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
### 	#22 		56 Hunter Drive	Portion of Property	X (unshaded)			196.1 feet

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION PORTIONS REMAIN IN THE SFHA

ZONE A

SUPERSEDES PREVIOUS DETERMINATION

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the described portion(s) of the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Information eXchange (FMIX) toll free, at (877) 336-2627 (877-FEMA MAP) or by letter, addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Luis V. Rodriguez, P.E., Director

Engineering and Modeling Division
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

The area to be removed from the 100-year floodplain begins at an iron pin, located on the eastern side of Hunter Drive, which is also the southeast corner of the property, thence along an arc having a radius of 550.21 feet for a distance of 150.06 feet, thence N62°47′58″E for a distance of 138.50 feet, thence S45°04′05″E for a distance of 48.52 feet, thence S89°54′19″E for a distance of 8.96 feet, thence N70°15′21″E for a distance of 14.84 feet, thence N44°23′17″E for a distance of 11.82 feet, thence N34°24′12″E for a distance of 8.59 feet, thence N71°14′48″E for a distance of 10.55 feet, thence N57°26′59″E for a distance of 38.54 feet, thence S73′48′28″E for a distance of 21.29 feet, thence S44°29′56″E for a distance of 7.16 feet, thence S21°45′40″E for a distance of 29.98 feet, thence S0°56′11″W for a distance of 26.66 feet, thence S12°33′42″W for a distance of 21.79 feet, thence S43°26′51″W for a distance of 43.32 feet, thence S12°12′48″W for a distance of 7.99 feet, thence S66°59′50″W for a distance of 145.16 feet, to the point of beginning

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 1 Property.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

ZONE A (This Additional Consideration applies to the preceding 1 Property.)

The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMA DETERMINATION DOCUMENT (REMOVAL))

This Determination Document supersedes our previous determination dated 8/10/2015, for the subject property.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Information exchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Engineering Library, 3601 Eisenhower Ave Ste 500, Alexandria, VA 22304-6426.

Luis V. Rodriguez, P.E., Director Engineering and Modeling Division Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA is not a waiver of the condition that the property owner maintain flood insurance coverage for the property. Only the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. The property owner must request and receive a written waiver from the lender before canceling the policy. The lender may determine, on its own as a business decision, that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

The NFIP offers two types of flood insurance policies to property owners: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy (SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures. Additional information on the PRP and how a property owner can quality for this type of policy may be obtained by calling the Flood Insurance Information Hotline, toll free, at 1-800-427-4661. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

FEMA has established "Grandfather" rules to benefit flood insurance policyholders who have maintained continuous coverage. Property owners may wish to note also that, if they live outside but on the fringe of the SFHA shown on an effective NFIP map and the map is revised to expand the SFHA to include their structure(s), their flood insurance policy rates will not increase as long as the coverage for the affected structure(s) has been continuous. Property owners would continue to receive the lower insurance policy rates.

LOMAs are based on minimum criteria established by the NFIP. State, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If a State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to amend an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

When a restudy is undertaken, or when a sufficient number of revisions or amendments occur on particular map panels, FEMA initiates the printing and distribution process for the affected panels. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. In such cases, FEMA attempts to reflect the results of the LOMA on the new map panel. If the results of particular LOMAs cannot be reflected on the new map panel because of scale limitations, FEMA notifies the community in writing and revalidates the LOMAs in that letter. LOMAs revalidated in this way usually will become effective 1 day after the effective date of the revised map.

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